STATE OF MICHIGAN DEPARTMENT OF LABOR & ECONOMIC GROWTH OFFICE OF FINANCIAL AND INSURANCE SERVICES Before the Commissioner of the Office of Financial and Insurance Services

In the matter of:

Calvin M. McDuffie, III, d/b/a Complete Mortgage Finance 19190 Yonka Street Detroit, Michigan 48234 License No.: FL-1615, Enforcement Case No. 07-5179

Respondent.

FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE

Issued and Entered,
This 1/st day of December, 2007,
By Peggy L. Bryson,
Acting Chief Deputy Commissioner

I. FINDINGS OF FACT

- 1. On November 20, 2007, pursuant to MCL 445.1662, the Commissioner issued to Respondent a NOTICE OF INTENTENTION TO REVOKE FIRST MORTGAGE LICENSE ("Notice").
- Said Notice, served on Respondent via certified mail, was received by
 Respondent on December 2, 2007, as evidenced by the signed certified mail Domestic Return
 Receipt.
 - 3. Said Notice contained allegations that Respondent had violated the Mortgage

Brokers, Lenders, and Servicers Licensing Act, 1987 P.A. 173, as amended, MCL 445.1651 *et seq.* ("MBLSLA"), which warrant the revocation of Respondent's first mortgage license.

- 4. Said Notice further advised Respondent that failure to request a hearing within 20 days would result in the issuance of a final order revoking Respondent's first mortgage license and assessing applicable fines and penalties.
 - 5. Respondent failed to request a hearing within 20 days as required by statute.

II. FINAL ORDER TO REVOKE FIRST MORTGAGE LICENSE

NOW THEREFORE, based upon the factual findings set forth above and the files and records of OFIS, IT IS HEREBY ORDERED THAT:

- Respondent's first mortgage license, license no. FL-1615, issued pursuant to provisions of the MBLSLA, shall be and hereby is REVOKED.
- 2. Respondent shall be and hereby is assessed a civil fine in the amount of \$1,000.00. The civil fine shall be due and payable on or before 30 days from the effective date of this order.
- 3. This ORDER shall be and hereby is effective and enforceable on the date it is issued, as shown in the caption hereof

IT IS SO ORDERED.

Peggy WBryson

Acting Chief Deputy Commissioner